

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

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**IN RE: Regina M. Dreher aka Regina  
Marie Helen Dreher aka Regina Dreher  
Debtor(s)**

**BK NO. 18-03124 MJC**

**Chapter 13**

**PennyMac Loan Services, LLC  
Movant**

**vs.**

**Regina M. Dreher aka Regina Marie  
Helen Dreher aka Regina Dreher  
Debtor(s)**

**Jack N. Zaharopoulos  
Trustee**

**PENNYMAC LOAN SERVICES, LLC'S NOTICE OF DEBTOR'S  
REQUEST FOR FORBEARANCE DUE TO THE COVID-19 PANDEMIC**

Now comes Creditor PennyMac Loan Services, LLC ("Creditor"), by and through undersigned counsel, and hereby submits Notice to the Court of the Debtor's request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor recently contacted Creditor requesting a forbearance period of 1 month and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting 04/01/2022 through 04/30/2022. Creditor holds a secured interest in real property commonly known as 312 North 3rd Street Lehigh, PA 18235 as evidenced by claim number #10 on the Court's claim register. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period. If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Creditor asks that the Debtor or Counsel for the Debtor make those requests through undersigned counsel.

Per the request, Debtor will resume Mortgage payments beginning 05/01/2022 and will be required to cure the delinquency created by the forbearance period (hereinafter “forbearance arrears”). Creditor has retained undersigned counsel to seek an agreement with Debtor regarding the cure of the forbearance arrears and submit that agreement to the Court for approval. If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period.

***In the event it is not the intent of the Debtor to extend the COVID-19 forbearance period, upon receipt of notification from the Debtor or Debtors counsel, the forbearance extension will be cancelled and this notice will be withdrawn.***

Respectfully Submitted,

/s/Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esquire  
Attorney for Creditor